

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-11052-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew O Armour  
268 North Mountain Ave  
Upper Montclair, NJ 07043

Social Security No.:  
xxx-xx-5812

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 4/6/17  
Time: 10:00 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: March 2, 2017

JAN: wdh

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Andrew O Armour  
 Debtor

Case No. 17-11052-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Mar 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2017.

db +Andrew O Armour, 268 North Mountain Ave, Upper Montclair, NJ 07043-1019  
 516598505 +Acs/Chela Fin Usa, Acs/Education Services, Po Box 7051, Utica, NY 13504-7051  
 516598506 +Acs/mefa, 501 Bleecker St, Utica, NY 13501-2401  
 516598507 +Acs/mefa, Acs/Education Services, Po Box 7051, Utica, NY 13504-7051  
 516598509 +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
 516661745 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516598510 First Premier Bank, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 516598513 +Ironbrand Trading, Inc., 268 North Mountain Ave., Montclair, NJ 07043-1019  
 516598514 KML Law Group, P.C., Suite 5000 - BNY Mellon Independence, 70 Market Street, Philadelphia, PA 19106  
 516648518 +MEFA, c/o Donohoe Law, P.C., 17 Railroad Avenue, 1st Floor, Duxbury, MA 02332-3807  
 516598515 +Midland Mortgage Company, Attn: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648  
 516598516 PNC Bank, One PNC Plaza, 249 Fifth Ave., Pittsburgh, PA 15222-2707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2017 22:45:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 02 2017 22:45:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516598508 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 02 2017 22:45:22 Am Honda Fin, Po Box 168088, Irving, TX 75016  
 516598511 +E-mail/Text: ally@ebn.phinsolutions.com Mar 02 2017 22:44:32 G M A C, Po Box 130424, Roseville, MN 55113-0004  
 516598512 +E-mail/Text: bankruptcy@icsystem.com Mar 02 2017 22:45:46 IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Scott D. Sherman on behalf of Debtor Andrew O Armour ssherman@minionsherman.com  
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4